

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-10-48848-jf

Ricky S Tepedino

Paula M Tepedino

51 Dexter Street
Staten Island, NY 10309

51 Dexter Street
Staten Island, NY 10309

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6354

xxx-xx-9800

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on September 17, 2010; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard E. O'Connell (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: December 21, 2010

s/ Jerome Feller
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0207-1
Case: 10-48848

User: malleyne
Form ID: 262

Page 1 of 2
Total Noticed: 33

Date Rcvd: Dec 21, 2010

The following entities were noticed by first class mail on Dec 23, 2010.

db/jdb +Ricky S Tepedino, Paula M Tepedino, 51 Dexter Street, Staten Island, NY 10309-4514
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
smg +United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East,
Brooklyn, NY 11201-1833
6886329 +Chase Mtg, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
6886330 +Emergency Medicine Services Of SI PC, One Edgewater Street, 6th Floor,
Staten Island, NY 10305-4900
6886331 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
6886332 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
6886334 +Hyundai Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
6886335 +Island Electro Services, 97 New Dorp Lane, Staten Island, NY 10306-2347
6886336 +New York Epilepsy & Neurology PLLC, 18 East 41st Street, Ste 1206, New York, NY 10017-6249
6886337 +Norkfield Bank, Cardmembers Service, P O Box 2858, Omaha, NE 68103-2858
6886338 +Pioneer Credit Recovery, P O Box 20, Perry, NY 14530-0020
6886339 +Regional Radiology, P O Box 100108, Staten Island, NY 10310-0108
6886340 +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
6886341 +Samala Swamy, MD, 1366 Victory Blvd, Staten Island, NY 10301-3907
6886342 +Staten Island Pulmonary Associates, 501 Seaview Ave, Ste 102, Staten Island, NY 10305-3400
6886343 +Staten Island University Hospital, 475 Seaview Avenue, Staten Island, NY 10305-3498
6886346 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 90 Chrystal Run Rd, Middletown, NY 10940)
6886347 +University Physicians Group, P O Box 50089, Staten Island, NY 10305-0089
6886349 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
6886350 +Verrazano Radiology Associates, P O Box 30749, Staten Island, NY 10303-0749

The following entities were noticed by electronic transmission on Dec 21, 2010.

smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov United States Trustee,
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
6886333 EDI: HNDA.COM Dec 21 2010 15:23:00 Honda Financial Services, P O Box 70252,
Philadelphia, PA 19176
6921983 EDI: HNDA.COM Dec 21 2010 15:23:00 American Honda Finance, Corporation, PO Box 168088,
Irving, TX 75016-8088
6886324 +EDI: HNDA.COM Dec 21 2010 15:23:00 American Honda Finance, 470 Granby Road,
South Hadley, MA 01075-3218
6886325 +EDI: AMEREXPR.COM Dec 21 2010 15:23:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
6886326 +EDI: BANKAMER2.COM Dec 21 2010 15:23:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
6886327 +EDI: CAPITALONE.COM Dec 21 2010 15:23:00 Cap One, Po Box 85520, Richmond, VA 23285-5520
6886328 +EDI: CHASE.COM Dec 21 2010 15:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
6886340 +EDI: SALMAESERVICING.COM Dec 21 2010 15:23:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
6886345 EDI: TFSR.COM Dec 21 2010 15:23:00 Toyota Financial Services, P O Box 5855,
Carol Stream, IL 60197
6886344 +EDI: CITICORP.COM Dec 21 2010 15:23:00 Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
6886348 +EDI: CITICORP.COM Dec 21 2010 15:23:00 Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.